f. 160-111 W. New spartments, 2 rooms bath; maid service if desired; rents onable. Apply to Superintendent. 1, 157 West.-6, 7, 8, 9 rooms, 43,250-300; modern elevator apartment. 34.30; modern elevator apartment; offit ST, 319 West,—Two rooms and bath; also ground floor apartment; suitable for loctor. Apply on premises. 11ST ST, 149 W.—Parlor floor, kitchenetis, bath, electricity; lease; conditions un-

icase. Quinn bell.

StTH ST. 363 West, at West End Av.—Two rooms, bath and kitokenette; modern. Superintendent, on premises.

StTH ST. 349 West—Beautiful seven room apartment, off filverside Drive. Apt. IW. STH, 58 W.—Entire floor, two gorgeous rooms, kitchenette, bath parquet floors, fireplace, electric fights, service included; reasonable; will furnish to suit.

StD ST. 20.4 Wast.—Seven exceptionally large.

TH ST., 315 West.—Six large, light root two baths, high class elevator apartme amediate persession. Inquire superintende immediate possession. Inquire superintendent, 195D, 234 W.—Particularly attractive apartment, 7 reoms, formerly 9 rooms, 3 baths, with an unasually large living room; southern exposure, overlooking the Drive; possession Jane 1; rent \$4,350; alight concession. Inquire Superintendent or DWIGHT, ARCHIBALD & FERRY, Inc., 137 West 23d st. Watkins 5360.

SLOPE-Six rooms and porch; rent mear Prospect Park; 1611 11th av., yn. South 668-M. Stocklyn; subway, 4 tes Wall st.; five floors when reno-modern improvements; terms \$156, onthly; lease. Telephone 26405 Main.

DRICK CHURCH - Apartment, 6 cool, all outside rooms; desirable location; good communing, all improvements; June 1 or 15, FARNHAM, 61 Harrison at., East Orange. ORANGE-Beautiful apartment, 4, light, airy rooms and bath; all imments, 5 minutes to train and trolley; nate possession. Call Supt. 156 N. at. Orange 4866-M.

THREE room apartment, in high class apartment house, is South Munn av., East Orange. Apply superintendent or phone Market 8837, between 10-12 A. M. or 2-5 P. M.

APARTMENTS WANTED.

ADULTS want apartment in or near city; bonus. OUTWATER, 351 West 259th st. about \$50. K 1538 Herald, Harriem.
FOUR to six rooms unfurnished, housekeeping; on East Side, below 724 st.; from \$100 to \$125 per month; will take over sub-lease and pay rent during summer; immediate possession wanted. Vanderbiit 3612.
BitsINESS woman desires 2 rooms, bath, kitchenette, unfurnished, reasonable rental, convenient to subway. O 1079 Herald, Fulton 85.

APARTMENTS — UNFURNISHED. HOME OWNING IS ON INCREASE IN U.S. A.

Survey in Middle and Southern States Shows Results of Business Prosperity.

nade about a year ago by the National Insurance Department of the New York Title and Mortgage Company, gave rise to the following conclusions: That the maximum housing shortage would not be reached until 1923 in New York city and that increasing construction would for houses until 1927. Regarding the present phases of these particular conclusions, the department has issued the

clusions, the department has issued the following statement:

"The present situation seems to indicate that the forecast was accurate. The shortage of houses has not decreased and legislative inquirers and private investigators are of one mind. Means must be found to turn available capital to building loans. The situation is critical, New York city has passed ordinances exempting new buildings of certain types from municipal taxation, and bills are pending in State Legislatures, and in Congress as well, to exempt mortgages from Federal taxes. State leans are even suggested. In the meantime, the public is looking toward the banks and other lending institutions to finance construction work. It is estimated that 4,000,000 homes in the United States must be built within the next five years to take care of the normal demand for housing. Pressure is being brought to bear upon financial concerns, with a view to persuading them to increase their mortgage holdings.

The Greater New York building zone law has been in operation since July 25, about four and a half years. The fings.

Another feature shown, especially in the Middle West, was the breaking up of land into small holdings. This has resulted in a general demand for title insurance in these sections.

"Replies from Florida showed that this winter resort and fruit growing State is enjoying a marked rise in realty values. With the increasing number of winter tourists and the remarkable advance made in the citrus fruit growing there has been corresponding increase in value for the better grade of land in Fiorida. Complications existing because of the obscurity of certain titles have made title insurance an issue of importance, An Iowa newspaper takes up conditions in that State, explaining that Iowans are becoming more interested in title examination than formerly, and says. Since the title to local real estate carries with it ownership of

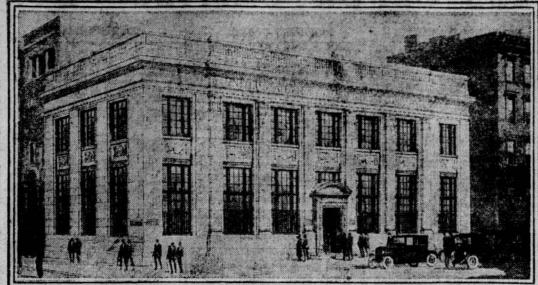
merly, and says: Since the little to local real estate carries with it ownership of all of the improvements placed there-on, title insurance should have a spe-cial appeal to any corporation or in-dividual contemplating the erection of a building representing any considerable outlay, as a flaw in his title would termarilies the world investment.

One of the six room houses with sleeping porches built by the Ludbulding representing any considerable outlay. As a flaw in his title would be considerable outlay. As a flaw in his title would be considerable of the consequences of the form of the form of the form homes and have interest in real estate. The Abredean and American Association of the form homes and have interest in real estate. The Abredean and American Association of the form homes and have interest in real estate. The Abredean and American Association of the form homes and have interest in real estate. The Abredean and American Association of the form homes and have interest in the consequences of defects in tiles in past years. As I undertained it title insurance covers everything filse this?

The Journal and Tribuse of Knox-viling filse this?

The Journal and Tribuse of

New Madison Avenue Bank Building



New branch office planned for the United States Mortgage and Trust Company at the northwest corner of Madison avenue and Seventy-fourth street will have the late English Renaissance style of exterior, with limestone facade and marble entrance and base. Henry O. Chapman, the architect, will award the contracts for construction immediately.

ACTION OF THE PROPERTY OF THE

say that building material costs would have gone up considerably between 1915 and the present time. In addition to this natural increase, there are factors directly attributable to the war, includ-

directly attributable to the war, including increased froight rates, higher
wages, unusual taxation, increased cost
of fuel and monetary inflation.
"It is evident, therefore, that a return
of building costs to anything like the
1915 level is out of the question, and
every consideration of prudence and foresight unite to give emphasis to the argument that now is the time to build."

BUILDING ON INCREASE.

Countrywide Figures Show Gain as Summer Approaches.

Building operations continue to gain with the approach of the summer months. Returns for April to Bradstreet's show expenditures of \$17,56,33 in 140 cities, a gain of 16.5 per cent, over the outlay in March in the same cities. Compared with April a year ago, however, the total discloses a decline of 24.5 per cent. In that month of 1920 the peak was reached in building, whence a persistent decline occurred up to last January.

'RED' WARNS ENVOYS TO AVOID LUXURIES

Must Shun All Capitalistie Habits to Show They Are True Working Men.

NEW MATERIAL SOUGHT

Zinoviev Seeks Non-Party Citizen as Leaven to Augment Soviet Strength.

sian Soviet Commissar for Foreign
Affairs, has issued on eloquent appeal
to his "esteemed comrades" abroad to
play faithfully the role of the Bolshevik
and not adopt the methods of living of
the so-galled contralights always grafts

Studio Not a Home.

which he occupied under a year's ease. The Justice sustained the contention of the isndiord that the artist was not entitled to the protection of the rent laws inasmuch as he made as dwelling in another apartment touse and only used the studio for its work.

ing of the law, even though it wer occasionally used for such purposes

Special Correspondence to THE New YORK Pravda, seeks the non-party man whom it finds "absolutely necessary to attract to the work of building up the common-

the so-called capitalistic classes. Tchit- who would rule the country until a new

FRONT DOOR KEY NOW PROBLEM IN VIENNA

Law to Relieve Concierges Meets With Opposition.

VIENNA, May 21.-The proposed law want it and the newspapers are unant-

It is also meeting with opposition from the insurance companies, on the ground of increased danger of burglary if the watchful eye of the concierge is removed from the entrance. The Merchants Association has unside a formal protest against its passage.

The papers advance such ingenuous arguments as: What can a man do if he returns home late at night and has lost or forgotten his key? What about night telegrams and doctors' visits? Must every member of the family have a key at such cost? One paper even gravely suggests the plight of a man who might get drank and have his key stolen.

American readers must remember that

BUSINESS OPPORTUNITIES

"Thank goodness! A real Maid at last! And I got her through a HERALD Want Ad!" Domestics of the better sort come through Herald Want Ads.

If you need a cook, maid, nursegirl or laundress run your own ad, or answer one of those you find daily or Sunday in The Herald's Want Ad Columns-New York's leading medium for securing domestics.

THE NEW YORK HERALD

You can phone your ad in-call CHELSEA 4000

One of the six room houses with sleeping porches built by low Development Corporation at Ludlow Park, Yonkers, N. Y.

deposits of one kind or another, and the question of how best to protect mineral rights in property attended association of the Rock-many circles association of the Rock-many communication of the Rock many circles association of the Rock-many communication of the Rock-many circles association of the Rock-m